

**Before the State of South Carolina
Department of Insurance**

In the Matter of:

SCDOI Docket # 06-0843

Carrie R. Washington

**CONSENT ORDER
IMPOSING ADMINISTRATIVE
PENALTY \$500.00**


This matter comes before me pursuant to an agreement entered into between the State of South Carolina Department of Insurance and Carrie R. Washington, a producer licensed to transact business in the State of South Carolina.

Carrie R. Washington acknowledges that she submitted at least two applications for insurance containing material misrepresentations to the RBC Liberty Life Insurance during the month of December 2006. This is a direct violation of South Carolina Code of Laws and can ultimately lead to the revocation or suspension of a producer's license to transact the business of insurance in South Carolina.

Prior to the initiation of any administrative proceedings by the Department against Carrie R. Washington, the parties agreed to submit the entire matter to me, along with their specific recommendation, for my summary decision, rather than to proceed toward a formal public hearing. The consensual recommendation was that, in lieu of the Department seeking to revoke Carrie R. Washington producer's license, they would waive their right to a public hearing and pay an administrative fine in the total amount of \$500.00. The administrative fine will be paid within 30 days of receipt of this order.

After a thorough review of the record, carefully considering the recommendation of the parties, and pursuant to my findings of fact, I hereby conclude as a matter of law, that Carrie R. Washington has violated S.C. Code § 38-43-130(A)(C)(8). Although I can now revoke Carrie R. Washington producer's license, I hereby invoke the discretionary authority given to me and impose an administrative penalty against Carrie R. Washington in the total amount of \$500.00. That fine must be paid as prescribed in the preceding paragraph. If that total fine amount is not timely paid, the producer's license will be revoked without any further disciplinary proceedings.

This fine has been reached by the parties as a result of negotiation and compromise, and in consideration of Carrie R. Washington's assurance that she will comply with all statutes and regulations of this Department. This penalty includes all expenses related to investigation of this matter as provided in § 38-13-70 of the South Carolina Code. The parties expressly agree and

 Carrie R. Washington

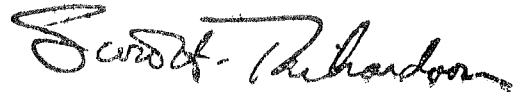
understand payment of the agreed-upon penalty constitutes full accord and satisfaction of this matter. By the signature of Carrie R. Washington upon this consent order, she acknowledges this administrative order as a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2000).

Nothing contained within this administrative order should be construed to limit, or to deprive any person of, any private right of action under the law. Nothing contained within this administrative order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement officer or judicial officer. Nothing contained within this administrative order should be construed to limit the statutory duty, of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the laws relative to the business of insurance or the provisions of this title which he considers necessary to report." S.C. Code Ann. § 38-3-110 (Supp. 2004).

THEREFORE, it is ordered that Carrie R. Washington shall, pay through the South Carolina Department of Insurance an administrative fine in the total amount of \$500.00.

It is FURTHER ORDERED that the National Association of Insurance Commissioners be immediately be notified of this consent order.

This consent order becomes effective as of the date of my signature below.



Scott H. Richardson
Director of Insurance

Dated this A day of June 2007
Columbia, South Carolina

W Carrie R. Washington

I CONSENT TO THE FOLLOWING ORDER AND WILL COMPLY AS AGREED:

Carrie Washington
Signature

Carrie Washington
Printed Name

Title

Carrie R. Washington
2200 Hillbeck Drive
Columbia, South Carolina 29202

Dated this 7th day of June 2007.